

So Ordered.

Dated: October 24, 2024



*Katherine M. Perhach*

Katherine Maloney Perhach  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

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In re: Jacqueline Redding,  
Debtor

Case No. 24-24190-kmp  
Chapter 13

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**ORDER DENYING MOTION FOR RELIEF FROM THE AUTOMATIC  
STAY AND FOR ABANDONMENT WITH CONDITIONS**

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Pursuant to the motion for relief from the automatic stay and abandonment filed by 21st Mortgage Corporation, its successors and/or assignees (the "Movant") with respect to the property located at 10315 W. Greenfield Avenue, Lot 526, Milwaukee, Wisconsin (the "Property"), this matter was heard on October 22, 2024, the Movant appearing through Attorney Bryan Ward LLC, by Bryan Ward; the Debtor appearing through Lombardo Law Office, by D. Alexander Martin; and the Chapter 13 Trustee appearing by Rebecca Quiroz. Upon consideration of the documents filed by the parties and the statements of counsel at the hearing,

IT IS HEREBY ORDERED that the motion is denied, subject to the following terms and conditions:

1. The Movant may file a supplemental claim for all payment arrearage amounts through October 31, 2024, plus the Movant's fees and costs associated with the Motion in the amount of \$1,249.00.

2. Nothing herein shall preclude the Debtor from objecting to the supplemental claim if the Debtor can produce proof of payments for which no credit was received.

3. Commencing with the November 2024 payment, and continuing through and including the April 2025 payment, the Debtor shall make all monthly payments to the Movant as required by the applicable loan documents. In the event any such payment is not received in a timely manner, the Movant, its servicing agent, or its counsel may file an affidavit of default and a proposed order granting relief from the automatic stay.

4. Thereafter, the Debtor shall make all monthly payments to the Movant as required by the applicable loan documents. In the event any such payment is not received in a timely manner, counsel for the Movant may renew the motion by letter.

5. Abandonment of the estate's interest in the Property pursuant to 11 U.S.C. § 554 shall be effective when the stay no longer applies to the Movant and its interest in the Property.

6. This order is a Doomsday Order under this Court's Uniform Procedure for Doomsday Orders; it incorporates and is subject to the Uniform Procedure for Doomsday Orders.

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